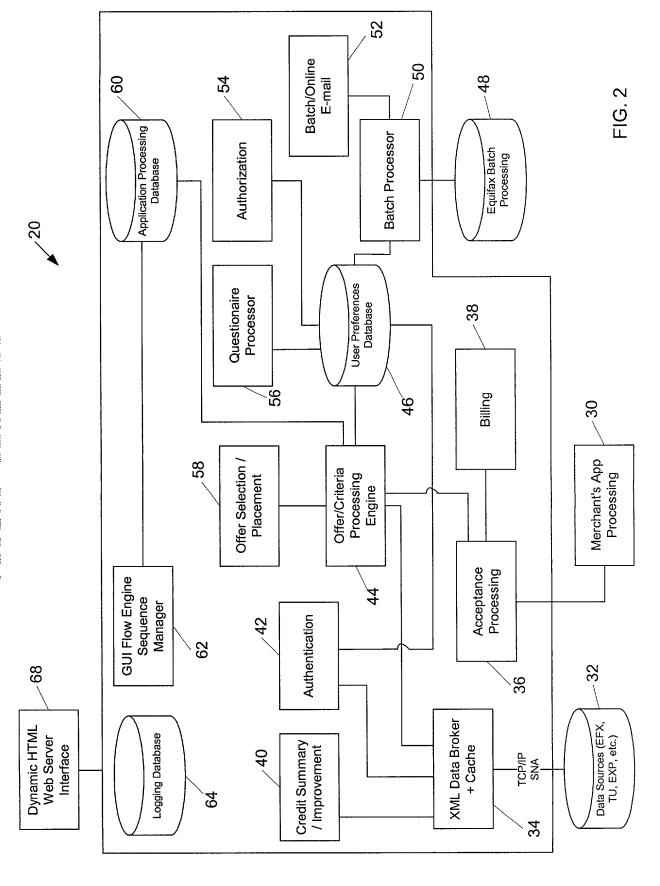


FIG. 1



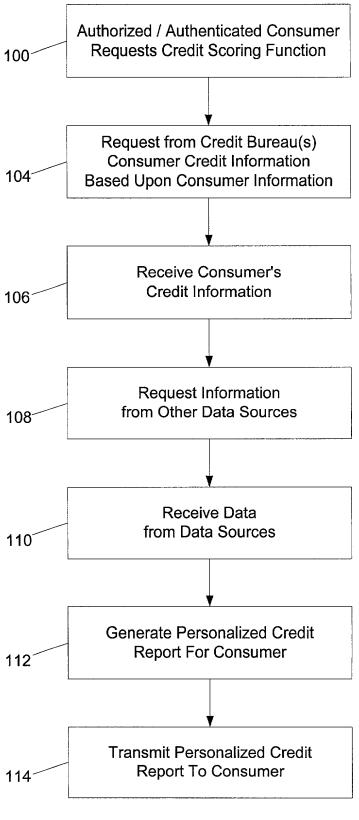
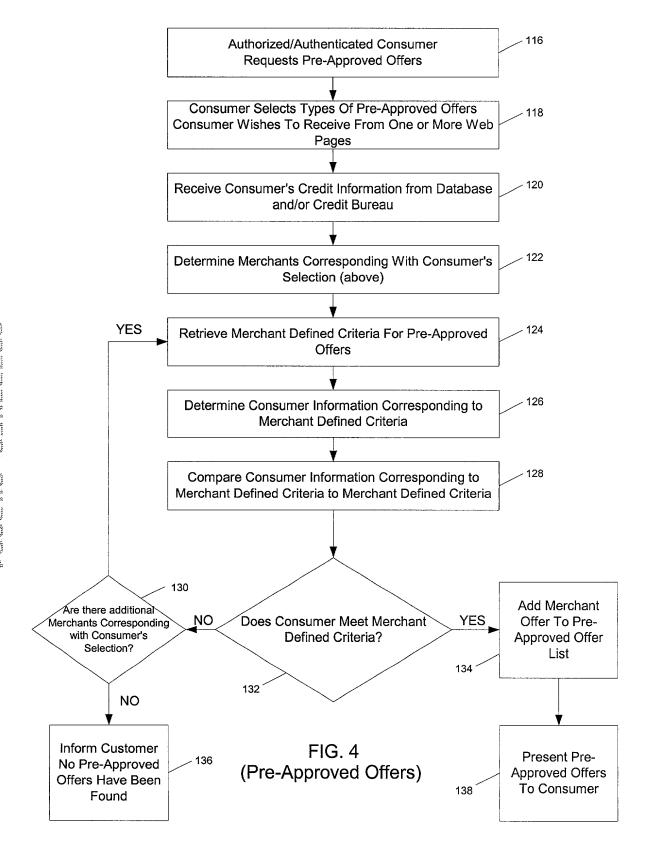


FIG. 3 (Credit Scoring)



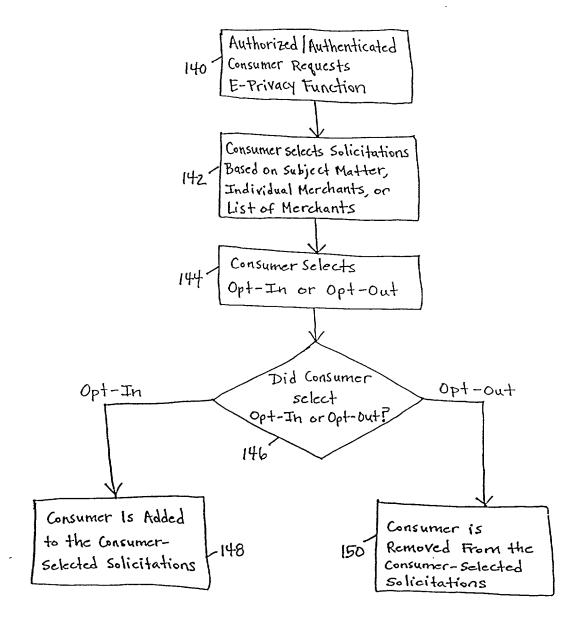


FIG.5 (E-Privacy)

